## **APPRAISAL REPORT**

## OF



8271 S Harlan Road French Camp, CA 95231-9628

# **PREPARED FOR**

Maria Salas Salas Financial 9320 Chesapeake Drive Suite 116 San Diego, CA 92123

## AS OF

11/10/2022

## **PREPARED BY**

Levitt Appraisal Service 3715 Portsmouth Circle South Stockton, CA 95219

Levitt Appraisal Service 3715 Portsmouth Circle South Stockton, CA 95219

11/15/2022

Salas Financial 9320 Chesapeake Drive Suite 116 San Diego, CA 92123

RE: Matute, Edil Armando 8271 S Harlan Road French Camp, CA 95231-9628 File No. 22-0285 Case No.

#### Dear Maria,

In accordance with your request, I have personally inspected and prepared an appraisal report of the real property located at:

#### 8271 S Harlan Road, French Camp, CA 95231-9628

The purpose of this appraisal is to estimate the market value of the property described in the body of this appraisal report.

Enclosed, please find the appraisal report which describes certain data gathered during our investigation of the property. The methods of approach and reasoning in the valuation of the various physical and economic factors of the subject property are contained in this report.

An inspection of the property and a study of pertinent factors, including valuation trends and an analysis of neighborhood data, led the appraiser to the conclusion that the market value, as of **11/10/2022** is:

#### 485,000

The opinion of value expressed in this report is contingent upon the limiting conditions attached to this report.

\$

It has been a pleasure to assist you. If I may be of further service to you in the future, please let me know.

Respectfully submitted,	
Signature:	
$\langle \rangle$	

Gregory L. Levitt AL031586 Date: 11/15/2022

File No. **22-0285** Case No.

Prepared for:

Maria Salas Salas Financial 9320 Chesapeake Drive Suite 116 San Diego, CA 92123

Property Appraised:

Matute, Edil Armando 8271 S Harlan Road French Camp, CA 95231-9628

Work Performed:

	¢	500.00
Appraisal	\$	500.00
Paid	\$	-500.00
	\$_	
	\$\$	
	\$	
	\$\$	
То	tal Amount Due: \$_	0.00

Please make checks payable to:

Levitt Appraisal Service 3715 Portsmouth Circle South Stockton, CA 95219

#### Appraisal Report

#### Levitt Appraisal Service

File No. **22-0285** Case No.

The nurnose of th					al Appraisal					
	nis appraisa	I report is to provid	e the lender/client with an	n accurate, and	adequately support	ed, opinion of the	market valu	ue of the subjec	t property.	
Property Address	S	8271	S Harlan Road		City Fr	ench Camp	St	tate CA Zip	Code 9523	1-9628
Borrower	Matute	, Edil Armando				dil Armando		County	San Joaqu	uin
Legal Description	า		***	*Please see	attached Legal	Description**	*			
Assessor's Parce	el #		193-170-130		Та	ax Year 2	2022	R.E. Taxes	\$ 1,319	.86
Neighborhood Na	ame	Fi	rench Camp	1	Map Reference	Compass P	g. 230	Census Tra	ct <b>0038</b>	.03
Occupant 0	Owner	Tenant X Vac	ant Special Assessment	s \$	0	PUD HOA\$		0	per year	per month
Property Rights /	Appraised	X Fee Simple	Leasehold Oth	er (describe)						
Assignment Typ	e Purc	chase Transaction	X Refinance Transac		r (describe)					
Lender/Client		Salas Financi				eake Drive Su	ite 116, S	San Diego, C	CA 92123	
	operty curre		e or has it been offered fo	-					'es X No	
			and date(s). The subje							is twelve
			nould be noted that the							
I did			or sale for the subject pur						why the analysi	is was no
performed.	ala not an								wity the analysi	5 W45 110
penonneu.										
Contract Drice \$		Data of Co	ntraat la th	ha property call	er the owner of publ	ia record?	′es 🗌 No	Data Source	(0)	
Contract Price \$		Date of Co								
-		, .	, sale concessions, gift or	r down payment	assistance, etc.) to	be paid by any pa	arty on ben	alf of the borrow	ver? Yes	No
If Yes, report the	e total dollar	r amount and descr	tibe the items to be paid.							
			e neighborhood are not							
		haracteristics			Housing Trends				Present Land Us	
				es X Increas		Declining	PRICE	AGE	One-Unit	<b>58</b> %
	ver 75%		nder 25% Demand/Supp	oly Shortag	e X In Balance	e Over Supply	\$ (000)	(yrs)	2-4 Unit	2 %
Growth Ra	ipid X	Stable SI	ow Marketing Time	e X Under3r	nths 3-6 mths	Over 6 mths	300	Low 0	Multi-Family	0
Neighborhood B	oundaries	Arch/Airport Road	d to the north, Highway	99 to the east	, Lathrop Road to	the south and	1,275	High <b>100+</b>	Commercial	10 %
the San Joaqui	n River to	the west.					575	Pred. 65	Other AG	30 %
Neighborhood D	escription	***Please see Co	mment Addendum for	comments on	Neighborhood De	scription***				
Market Condition	ns (includin	g support for the ab	ove conclusions) ***Ple	ease see Com	ment Addendum f	or comments on	Market Co	onditions***		
		<b>J</b>								
Dimensions	See Site	e Map for Area	Calculation Are	a <b>1470</b>	5 sf Shap	e <b>Rectan</b>	gular	View	Typ. Reside	ntial
Specific Zoning C				ning Description				ommercial		
Zoning Complian			nconforming (Grandfathe			gal (describe)	<b>,</b> -			
		· _ ·	as improved (or as propo	·			X Yes	No If No, de	escribe	
is the highest an							A 163		escribe.	
Lituitiae Dubli	Other (d	lescribe)	Pub	lic Other (de	scribe)	Off-site Imn	rovement	sTvne	Public P	Privato
	c Other (d	lescribe)	Pub Water		scribe)	Off-site Imp				Private
Electricity X	c Other (d	lescribe)	Water X			Street	Asp	halt	Public F	Private
Electricity X Gas X			Water X Sanitary Sewer	X X Se	eptic (Private)	Street Alley	Asp No	halt ne	X	
ElectricityXGasXFEMA Special F	lood Hazard	d Area	Water     X       Sanitary Sewer     X       X     No       FEMA Flood Zor	(	p <b>tic (Private)</b> FEMA Map	Street Alley # 06077C-	Asp No	halt	X	
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Electricity X Gas X FEMA Special F Are the utilities a Are there any ad ***Please see C Units X One # of Stories Type X Det. X Existing Design (Style) Year Built Effective Age (Yr Attic Drop Stair Floor Effective Age (Yr Attic Drop Stair Floor Finished area Additional featur crown moulding Describe the cor Condition of Im	Iood Hazard nd/or off-sit verse site c Comment / Proposed Tra s) X S X S X S X S N Refrigeratc above gra res (special g, tankless ndition of th provement	d Area Yes te improvements ty conditions or extern Addendum for cor ht Accessory Unit S-Det./End Unit Under Const. ditional 1915 30 None Stairs Scuttle Heated or X Range/Over ide contains: energy efficient iter water heater, woo e property (includin ts***	Water       X         Sanitary Sewer	X       See         N       Yes         Incroachments, e         Incroachment         Incronditioning         <	ptic (Private) FEMA Map No If No, describ nvironmental condi Exterior Descript Foundation Walls Exterior Walls Roof Surface Gutters & Downsp Window Type Storm Sash/Insula Screens Amenities Fireplace(s) # X Patio/Deck Wa Pool None owave Washer. 3.0 Bath(s) ane windows, cend d wrought iron from ons, remodeling, etce diness, or structural sical deficiencies a	Street Alley # 06077C-I e. tions, land uses, e ion materials Conc.Perin Stucco-I Compositio bouts Metal Vinyl/Dual Pa ated None/Ye Mesh-A Woodstow 0 X Fence Ir ood X Porch 0 e Other /Dryer X Other ( 1,636 Squa tral heat and air, nt perimeter fenc c.). ***Please s integrity of the pro and has reported	Asp No 0470F tc.)? X s/condition nAvg. New on-Avg. I-Avg. I-Avg. I-Avg. I-Avg. I-Avg. Vg. ve(s) # 0 on/ChnLnk Concrete None describe) Ire Feet of wood lam ing. see Comm perty? only appa	halt         ne         FEMA Map Da         Yes       No         Yes       No         Interior         Floors         Walls         Trim/Finish         Bath Floor         Bath Wainsco         Car Storage         X         Driveway Suic         X         Gross Living Ar         ninate floor cov         nent Addendur         Yes       X         Yes       X	X ate 10/16/ Yes, describe. WdLam-I Drywall-I Wood/Pain WdLam-I Drywall-I Mone ay # of Cars face Dirt/C # of Cars X Det. Counters - Qu ea Above Grade /erings through m for comment	2009 200 200
Electricity X Gas X FEMA Special F Are the utilities a Are there any ad ***Please see C Units X One # of Stories Type X Det. X Existing Design (Style) Year Built Effective Age (Yr Attic Drop Stair Floor Effective Age (Yr Attic Drop Stair Floor Finished area Additional featur crown moulding Describe the cor Condition of Im	Iood Hazard nd/or off-sit verse site c Comment / Proposed Tra s) X S X S X S X S N Refrigeratc above gra res (special g, tankless ndition of th provement	d Area Yes te improvements ty conditions or extern Addendum for cor ht Accessory Unit S-Det./End Unit Under Const. ditional 1915 30 None Stairs Scuttle Heated or X Range/Over ide contains: energy efficient iter water heater, woo e property (includin ts***	Water       X         Sanitary Sewer       X         X       No       FEMA Flood Zor         pical for the market area?       al factors (easements, en         mments on Subject Site         Foundation         Concrete Slab       X         Full Basement       If         Basement Area       If         Dampness       Se         Heating       FWA       HW         X       Other       FAU         Full Basement X       Dis         Basement Finish       Outside Entry/Exit         Evidence of       Infestat         Dampness       Se         Heating       FWA       HW         X       Other       FAU         Individual       Other       Other         Max       Dishwasher       X         Basemed repairs, deterio       Gaterio	X       See         N       Yes         Incroachments, e         Incroachment         Incronditioning         <	ptic (Private) FEMA Map No If No, describ nvironmental condi Exterior Descript Foundation Walls Exterior Walls Roof Surface Gutters & Downsp Window Type Storm Sash/Insula Screens Amenities Fireplace(s) # X Patio/Deck Wa Pool None owave Washer. 3.0 Bath(s) ane windows, cend d wrought iron from ons, remodeling, etce diness, or structural sical deficiencies a	Street Alley # 06077C-I e. tions, land uses, e ion materials Conc.Perin Stucco-I Compositio bouts Metal Vinyl/Dual Pa ated None/Ye Mesh-A Woodstow 0 X Fence Ir ood X Porch 0 e Other /Dryer X Other ( 1,636 Squa tral heat and air, nt perimeter fenc c.). ***Please s integrity of the pro and has reported	Asp No 0470F tc.)? X s/condition nAvg. New on-Avg. I-Avg. I-Avg. I-Avg. I-Avg. I-Avg. Vg. ve(s) # 0 on/ChnLnk Concrete None describe) Ire Feet of wood lam ing. see Comm perty? only appa	halt ne FEMA Map Da Yes No If No If Part Interior Floors Walls Trim/Finish Bath Floor Bath Wainsco Car Storage X Driveway Sur Car Storage X Driveway Sur X Garage Carport Att. Fitchen Gross Living Ar ninate floor cov ment Addendur	X ate 10/16/ Yes, describe. WdLam-I Drywall-I Wood/Pain WdLam-I Drywall-I Mone ay # of Cars face Dirt/C # of Cars X Det. Counters - Qu ea Above Grade /erings through m for comment	2009 200 200
Electricity X Gas X FEMA Special F Are the utilities a Are there any ad ***Please see C Units X One # of Stories Type X Det. X Existing Design (Style) Year Built Effective Age (Yr Attic Drop Stair Floor Effective Age (Yr Attic Floor Stirles Finished area Additional featur crown moulding Describe the cor Condition of Im Are there any pf The appraiser r warranted. See	Iood Hazard nd/or off-sit verse site c Comment / Proposed Tra s) X S X S X S X S N Refrigeratc above gra res (special g, tankless ndition of th provement	d Area Yes te improvements ty conditions or extern Addendum for cor ht Accessory Unit S-Det./End Unit Under Const. ditional 1915 30 None Stairs Scuttle Heated or X Range/Over ide contains: energy efficient iter water heater, woo e property (includin ts***	Water       X         Sanitary Sewer	X       See         N       Yes         Incroachments, e         Incroachment         Incronditioning         <	ptic (Private) FEMA Map No If No, describ nvironmental condi Exterior Descript Foundation Walls Exterior Walls Roof Surface Gutters & Downsp Window Type Storm Sash/Insula Screens Amenities Fireplace(s) # X Patio/Deck Wa Pool None owave Washer. 3.0 Bath(s) ane windows, cend d wrought iron from ons, remodeling, etce diness, or structural sical deficiencies a	Street Alley # 06077C-I e. tions, land uses, e ion materials Conc.Perin Stucco-I Compositio bouts Metal Vinyl/Dual Pa ated None/Ye Mesh-A Woodstow 0 X Fence Ir ood X Porch 0 e Other /Dryer X Other ( 1,636 Squa tral heat and air, nt perimeter fenc c.). ***Please s integrity of the pro and has reported	Asp No 0470F tc.)? X s/condition nAvg. New on-Avg. I-Avg. I-Avg. I-Avg. I-Avg. I-Avg. Vg. ve(s) # 0 on/ChnLnk Concrete None describe) Ire Feet of wood lam ing. see Comm perty? only appa	halt         ne         FEMA Map Da         Yes       No         Yes       No         Interior         Floors         Walls         Trim/Finish         Bath Floor         Bath Wainsco         Car Storage         X         Driveway Suic         X         Gross Living Ar         ninate floor cov         nent Addendur         Yes       X         Yes       X	X ate 10/16/ Yes, describe. WdLam-I Drywall-I Wood/Pain WdLam-I Drywall-I Mone ay # of Cars face Dirt/C # of Cars X Det. Counters - Qu ea Above Grade /erings through m for comment	2009 200 200

#### Levitt Appraisal Service

File No. 22-0285 Case No.

## **Uniform Residential Appraisal Report**

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							the subject neighbo in the past twelve r					40,00	<u>to\$</u>		,000 775,000
	FEATURE		SUBJE				SALE # 1				ALE # 2	· ·		RABLE SA	•
	Address 8271 S	Harlan					hart Road				an Road				a Road
	French Cam						A 95231				CA 95231	F			, CA 95231
	Proximity to Subject					.80 mile				.21 mil		1.86 miles			
	Sale Price	\$				\$	603,000			\$	535,000			\$	505,000
	Sale Price/Gross Liv. Area	1	0.00	sq. ft.	\$ 354.	T	iq. ft.	\$ 5	09.5		g. ft.	\$	292.9	T	iq. ft.
	Data Source(s)	Ŧ			1			<b>ч</b>			124411	<b>.</b>			120595
	Verification Source(s)						OC#77968	Pai			OC#27547	F			OC#11966
	VALUE ADJUSTMENTS	DES	SCRIPT	ION	DESCRIF		+(-) \$ Adjustment				+(-) \$ Adjustment		SCRIPT		+(-) \$ Adjustmen
	Sale or Financing				Conv 12				6 D		0		IA 83 I		
	Concessions				L/P \$610,		C		535.00		0		\$500,0		
	Date of Sale/Time				s06/22;c		C	s03/2			0		1/22;c'		
	Location	RRTr	racks/C	Cmrcl	Rural/Res		-20,000				-10,000				-20,000
	Leasehold/Fee Simple		e Simp		Fee Sir				Sim				ee Sin		
	Site	1	4705 s	sf	16860	) sf	-7,543	20	038 :	sf	-18,666		15540	sf	
	View	Тур.	Reside	ential	Typ. Resi	dential		Тур. F	lesid	lential		Тур	. Resid	dential	
	Design (Style)	Tr	aditior	nal	Ranch	ette	0	R	anch	n	0	E	Bungal	low	
	Quality of Construction	Δ	Averag	e	Avera	ige		A	/erag	ge			Avera	ge	
	Actual Age		107		30		-38,500		88		0		63		-22,000
	Condition	Re	model	led	Goo	d	0	Ren	node	led		R	emode	eled	
	Above Grade	Total	Bdrms	Baths	Total Bdrms	Baths		Total B	drms.	Baths	+5,000	Total	Bdrms.	Baths	+5,000
	Room Count	6	4	3.0	6 4	2.0	+5,000	5	3	2.0	+5,000		3	2.0	+5,000
	Gross Living Area	1,	636	sq. ft.	1,700	sq. ft.	C	1,0	50	sq. ft.	+23,440	1	,724	sq. ft.	. (
	Basement & Finished		None		Non	-			lone				None		
S	Rooms Below Grade		None		Non	е			lone				None		
COMPARISON ANALYSIS	Functional Utility		Averag		Avera	-			/erag				Avera		
AL	Heating/Cooling	FA	U/Cen	tral	FAU/Ce	ntral		FAU	/Cen	ntral			AU/Ce		
Ż	Energy Efficient Items	Du	ial Pan	nes	Dual Pa	anes		Dua	l Par	nes		D	ual Pa	nes	
N	Garage/Carport		ar Gar		2 Car Ga	arage		1	lone	)	+10,000		None	e	+10,000
<u>õ</u>	Porch/Patio/Deck	Po	rch/De	eck	Porch/I			Por	ch/Pa	atio	0	P	orch/P	atio	
Ř	Pool/Spa	No	one/No	ne	None/N			-	ne/No		0		one/N		
A	Landscaping		None		Full Lands		-25,000	Minim			0			ndscp	(
N	Other Item		None		Non	_			build	ling	-10,000		None		
မီ	Net Adjustment (Total)				+ X		\$ -86,043	X +		-	\$ 4,774		+ X -		\$ -22,000
ŝ	Adjusted Sale Price				Net Adj: -14			Net Adj	: 1%		1		dj: -4%		
SALE	of Comparables				Gross Adj :	16%	\$ 516,957	Gross A	\dj: 1	5%	\$ 539,774	Gross	s Adj: ´	12%	\$ 483,000
	My research X did					sfers of th	ne subject property	for the thr	ee yea	ars prior	to the effective dat	te of thi	s appra	isal.	
	Data source(s)       Public         My research       X       did         Data source(s)       Public         Report the results of the r         ITEM	Record did no Record research	ds/Paro t reveal a ds/Paro	celque any prio celque alysis of SUI	est or sales or tran est the prior sale BJECT	sfers of th	ne comparable sale r history of the sub COMPARABLE S	s for the y	ear pr	rior to the d compa	e date of sale of the rable sales (report PARABLE SALE #	e comp additic	arable s onal prio	sale. r sales o DMPARA	BLE SALE # 3
	Data source(s) Public My research X did Data source(s) Public Report the results of the r ITEM Date of Prior Sale/Transfe	Record did nor Record research	ds/Paro t reveal a ds/Paro	celque any prio celque alysis of SUE 09/0	est or sales or tran est the prior sale BJECT 1/2022	sfers of th	ne comparable sale r history of the sub COMPARABLE S N/A	s for the y	ear pr	rior to the d compa	e date of sale of the rable sales (report PARABLE SALE # 01/21/2022	e comp additic	arable s onal prio	sale. r sales o DMPARA	BLE SALE # 3
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Freddie Mac Form 70 March 2005

Fannie Mae Form 1004 March 2005 Page 2 of 28

## **Uniform Residential Appraisal Report**

## COST APPROACH TO VALUE (not required by Fannie Mae.)

Provide adequate information for the lender/client to replicate your cost figures and calculations. Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) It should be noted that the appraiser was unable to find any land sales similar to the subject spanning the previous twelve month period, therefore, the appraiser was forced to use the land extraction method to estimate the site value.

APPROACH	ESTIMATED REPRODUCTION OR X REPLACEMENT COST NEW	OPINION OF SITE VALUE			=\$	125,000
R C	Source of cost data Marshall & Swift Residential Cost Services	Dwelling 1,636	Sq. Ft. @ \$	270	=\$	441,720
ЪЪ	Quality rating from cost service Average Effective date of cost data 11/2022		Sq. Ft. @ \$		=\$	
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)					
COST	See attached building sketch for square footage calculations. The cost figures	Garage/Carport 480	Sq. Ft. @ \$	40	=\$	19,200
ပ္ပ	were derived from the Marshall & Swift Residential Cost Services and from local	Total Estimate of Cost-nev	1		=\$	460,920
	building contractor estimates. There is no functional obsolescence. The figure	Less Physical 25	Functional 0	External 6		
	in the external obsolescence box is to reflect the subject's loss in value due to	Depreciation 115,230	0	20,000	=\$ (	<b>135,230</b> )
	its location across the street from a set of railroad tracks and neighboring	Depreciated Cost of Impro	vements		=\$	325,690
	commercial properties. The land to improvement ratio is typical of the area.	"As-is" Value of Site Impro	vements		=\$	35,000
	The value of the septic is included in the Site Improvement Value.					
	Estimated Remaining Economic Life (HUD and VA only) 50 Years	Indicated Value By Cost A	oproach		=\$	485,690
H	INCOME APPROACH TO VALUE	(not required by Fannie	e Mae.)			
INCOME	Estimated Monthly Market Rent \$ X Gross Multiplier	=\$	Indicated Value	by Income Ap	oroach	
ğ	Summary of Income Approach (including support for market rent and GRM)					
	PROJECT INFORMATION	FOR PUDs (if applicable	)			
	Is the developer/builder in control of the Homeowner's Association (HOA)?	No Unit type(s)	Detached	Attached		
	Provide the following information for PUDs ONLY if the developer/builder is in control c	f the HOA and the subject p	roperty is an attac	ched dwelling ι	unit.	
	Legal Name of Project					
ð	Total number of phases Total number of units Total	number of units sold				
Ē	Total number of units rentedTotal number of units for saleData	source(s)				
M	Was the project created by the conversion of existing building(s) into a PUD? Yes	No If Yes, date of co	nversion.			
SR	Does the project contain any multi-dwelling units? Yes No Data source.					
PUD INFORMATION	Are the units, common elements, and recreation facilities complete? Yes N	o If No, describe the status	of completion.			
5						
<b>B</b>	Are the common elements leased to or by the Homeowner's Association? Yes	No If Yes, describe the	rental terms and	options.		
	Describe common elements and recreational facilities.					

#### Levitt Appraisal Service EXTRA COMPARABLES 4-5-6

File No. **22-0285** Case No.

Borrower Matute, Edil Armando

Property A	Property Address 8271 S Harlan Road										
City	French Camp	County	San Joaquin	State	СА	Zip Code	95231-9628				
Lender/Cli	ent	Salas Financial	Address	9320 Chesapeak	e Drive Suite	116, San Diego	o, CA 92123				

FEATURE	SI	UBJEC	T		COMP	ARABLE	SAI	F# 4		COMPA	RABLES	SALE#	5	С	OMPAR	ABLE SA	ALF#	6
Address 8271 S								99 Frontage					-		•		//	-
French Cam	p, CA 9	95231	-9628			kton, C	-	-										
Proximity to Subject						3.30 mil												
Sale Price	\$					\$		579,000			\$					\$		
Sale Price/Gross Liv. Area	\$ <b>0</b>	00.0	sq. ft.	\$	334.6	<b>58</b> s	q. ft		\$		s	q. ft.		\$		S	q. ft.	
Data Source(s)					ML	S# 222	126	179										
Verification Source(s)				Pu	blic R	ecords	/Pa	rcelquest										
VALUE ADJUSTMENTS	DES	CRIPT	ΓΙΟΝ	D	ESCRIF	TION	+(-	) \$ Adjustment	t DE	SCRIP	TION	+(-) \$ Ad	justment	DE	SCRIP	TION	+(-) \$ A	djustment
Sale or Financing				Ac	tive 30	DOM		(										
Concessions				O/L	_/P \$57	9,000		(										
Date of Sale/Time				10/1	0/2022	2 DOM		(										
Location	RRTra	acks/	Cmrcl	Free	way/	Airport		(										
Leasehold/Fee Simple	Fee	e Sim	ple	F	ee Sin	nple												
Site	14	4705 :	sf		1 ac	;		-100,993	8									
View	Тур. Г	Resid	lential	Тур	. Resi	dential												
Design (Style)	Tra	aditio	nal		Ranc	h		(										
Quality of Construction	A	veraç	ge		Avera	ge												
Actual Age		107			72			(										
Condition	Rer	mode	led	R	emod	eled												
Above Grade	Total B	drms.	Baths	Total	Bdrms.			+5,000		Bdrms.	Baths			Total	Bdrms.	Baths		
Room Count	6	4	3.0	5	3	2.0		+5,000										
Gross Living Area	1,6		sq. ft.	1	,730	sq. ft.		(			sq. ft.					sq. ft.		
Basement & Finished		None	)		Non	e												
Rooms Below Grade		None	)		Non	e												
Functional Utility		veraç			Avera	-												
Heating/Cooling		J/Cer			AU/Ce													
Energy Efficient Items		al Pai		D	ual Pa	ines												
Garage/Carport		ar Ga			Non	-		+10,000										
Porch/Patio/Deck		ch/D			orch/P													
Pool/Spa	No	ne/No	one	N	one/N	one												
Landscaping		None			Non	-												
Other Item		None	)		Non	-												
Net Adjustment (Total)					+ X		\$	-80,993		+	-	\$			+	-	\$	
Adjusted Sale Price					\dj: -14					dj: 0%					dj: 0%			
of Comparables				Gros	s Adj :	21%	\$	498,007	Gros	s Adj: (	)%	\$		Gross	s Adj: (	)%	\$	

Report the results of the research	and analysis of the prior sale or trai	nsfer history of the subject propert	y and comparable sales	
ITEM	SUBJECT	COMPARABLE SALE # 4	COMPARABLE SALE # 5	COMPARABLE SALE # 6
Date of Prior Sale/Transfer	09/01/2022	N/A		
Price of Prior Sale/Transfer	\$ 179,500	\$ N/A		
Data Source(s)	Parcelquest/DOC#103779	Parcelquest		
Effective Date of Data Source(s)	11/10/2022	11/10/2022		

Analysis of prior sale or transfer history of the subject property and comparable sales The subject property has transferred ownership within the previous thirty six months as part of a non-MLS transaction. The subject was purchased as a fixer property on 09/01/2022 for \$179,000 (DOC#103779). The subject's increase in value since its recent purchase date is due to the extensive renovations performed since being purchased. Please see the attached MPA addendum. Comparable #2 has transferred ownership within the previous twelve months and was an investor flip of a similarly renovated property.

Summary of Sales Comparison Approach Comparable #4 is an active listing within the subject's market area that has been included to help support the subject's value range. Comparable #4 has been adjusted for its significant differences. Due to the lack of available pending sales and/or active listings for properties more similar overall to the subject, comparable #4 is located within the neighboring community of Stockton in excess of a one mile radius from the subject.

#### Levitt Appraisal Service COMMENT ADDENDUM

File No. **22-0285** Case No.

#### Borrower Matute, Edil Armando

Property Address 82	71 S Harlan Road					
City French Camp	Count	y San Joaquin	State	CA	Zip Code	95231-9628
Lender/Client Salas	Financial	Address 932	20 Chesapeake	Drive Suite 11	6, San Diego, CA	92123

#### COMMENTS ON NEIGHBORHOOD DESCRIPTION:

The subject is located in an established neighborhood within the small unincorporated town of French Camp (population approx. 3,500) in San Joaquin County. The neighborhood consists of average quality single family homes of various floor plan styles and bedroom/bathroom counts. The subject fits the general condition and quality of the area. All major amenities are located within a reasonable proximity in the neighboring communities of Stockton, Lathrop and Manteca. In addition to SFR's the area is made up primarily of agricultural properties with some 2-4 family and commercial properties interspersed throughout the area. The subject has easy access to Interstate 5 and is in close proximity to San Joaquin General Hospital.

#### COMMENTS ON MARKET CONDITIONS:

The area has had moderate sales volume with values stabilizing over the previous six months after the increases seen spanning the prior six month period. Over the previous six months interest rates have been increasing after years of historically low rates that resulted in rising home prices as demand out paced supply. The recent increase in interest rates has resulted in a slow down in the market with sales and listing activity on the decline. The subject's market area consists predominately of traditional sales with some REO and short sale properties visible. Currently supply and demand appear to be in balance.

As of the effective date, the short and long-term impact on the market from the COVID-19 virus is unknown; however, as stay at home restrictions have been lifted, marketing times appear to have remained stable (between 14 - 45 days when properly listed) and market activity appears steady. These conditions have been taken into consideration with regards to the estimate of reasonable exposure time. At this time, restrictions on showings allow for one agent and two clients per viewing, however, this does not appear to have had a delay in market activity, and no significant long-term shift in demand or supply has been noted that would result in a change in market prices.

The state of California has recently experienced catastrophic wildfires, however, the subject and surrounding area have not been physically affected. This does not appear to have had any negative impact on values or marketability.

#### HIGHEST AND BEST USE:

The existing use supports the four functions of Highest and Best Use both as vacant and as improved. The current use is physically possible, legally permissible, financially feasible and is the most productive use of the site. Any change now or in the foreseeable future is highly unlikely.

#### COMMENTS ON SUBJECT SITE:

The subject is a typical interior parcel for the area. There are no adverse conditions known or observed. Please refer to the preliminary Title Report for encroachments or easements of record. The subject's external obsolescence is to reflect the loss in value due to its location across the street from a set of railroad tracks and neighboring commercial properties. The lack of off-site improvements (i.e., curbs, gutters and sidewalks) and the use of private utilities (i.e. septic) is typical for the area and does not appear to have any negative impact on value or marketability. The subject is zoned "C-C, Community Commercial". According to the San Joaquin County Planning Department (209.468.2193) the subject is considered to be a legal non-conforming use for this zone designation. However, in the event the subject dwelling were to ever succumb to fire, it could be rebuilt to its current footprint.

#### COMMENTS ON CONDITION OF IMPROVEMENTS:

The subject is of average quality construction and in average to good overall condition, with no significant deferred maintenance observed. There is no functional obsolescence noted. At the time of inspection all utilities (i.e. water, gas and electric) were on and appeared to be in working order. All kitchen cabinetry and appliances, with the exception of the cook top, were present and appeared functional. Since being purchased by the current owner, the subject has been updated with new exterior stucco and paint, new laminate flooring throughout, new drywall, texture and paint, new kitchen cabinetry with quartz counter tops, new kitchen appliances, new bathroom vanities, new plumbing fixtures, new tile wainscoting in bathrooms, updated electrical, updated plumbing and new HVAC system. At the time of inspection the subject's cook top range had not been installed and the subject lacked landscaping. Public records reflects the subject as 1,424 sf dwelling with 4 bedrooms/1 bathroom, however, upon inspection the subject was measured to be approximately 1,636 sf with 4 bedrooms/3 bathrooms. This difference is due to an addition and remodel of the subject dwelling. Permits for the addition and remodel have been obtained, however, have yet to be finalized (see attached permit history).

#### COMMENTS ON SALES COMPARISON APPROACH:

All comparables are from within the subject's market area have been adjusted for their significant differences. Due to a lack of sales, pending sales and/or active listings more similar overall to the subject property, the appraiser was forced to utilize comparable properties located in excess of a one mile radius from the subject, from the neighboring community of Stockton and/or sales in excess of six months old. All comparables required adjustments to reflect the subject's superior bathroom count (@ \$5,000 per full bathroom). Comparables #1, #2 and #3 required adjustments to reflect the subject's inferior location across the street from railroad tracks and neighboring commercial properties (i.e. comps #1 and #3 lacked external influences and were adjusted at -\$20,000; comp #2 is located on the subject's street and suffers the same proximity to railroad tracks, however, does not neighbor commercial properties and was adjusted at -\$10,000; comp #4 is located on a highway frontage road and in the flight path of the Stockton Airport resulting in no location adjustment). Comparables #1, #2 and #4 required adjustments to reflect their significant differences in parcel size (@ \$3.50/sf for differences in excess of 2,000/sf). Comparables #2, #3 and #4 required adjustments to reflect their lack of garage parking (@ \$5,000 per space). Comparables #1 and #3 required adjustments to reflect their significant to reflect their significant to reflect their significant differences in excess of 35/yrs). Comparable #1 required an adjustment to reflect their significant differences in excess of 35/yrs). Comparable #1 required an adjustment to reflect its outbuilding amenity (@ \$10,000). continued next page...

#### Levitt Appraisal Service COMMENT ADDENDUM

File No. **22-0285** Case No.

#### Borrower Matute, Edil Armando

Property Address 82	71 S Harlan Road						
City French Camp		County	San Joaquin	State	CA	Zip Code	95231-9628
Lender/Client Salas	s Financial		Address 9320 C	Chesapeake Driv	ve Suite 116, S	an Diego, CA	92123

The use of comparables located in excess of a one mile radius from the subject property and/or sales in excess of six months old was necessary due to a lack of sales, pending sales and/or active listings more similar overall to the subject property and from within the town of French Camp, however, this is typical when appraising properties within the town of French Camp due to the small size and population density. Adjustments are based on current and/or historic paired sales, when available and/or applicable, or based on the appraiser's knowledge of market reaction to differences in amenity within this market area. After making all the necessary adjustments to all comparables, these comparables are considered to be the most recent, most similar, and best indicators of current market value. After adjustments, most consideration in the final opinion of value was given to sale #3 as it appears to be the most similar overall to the subject and is supported by the remaining comparables. The opinion of value stated is below the predominate value for the area, however, falls within the typical value range. The subject's increase in value since it was purchased on 09/01/2022 is due to the extensive renovations performed by the current owner and due to this prior sale being an off-market sale considered to be a non arms-length transaction at below market value.

\*\*\*MLS photographs of the comparable properties have been utilized within this report\*\*\*

#### COMMENTS ON EXPOSURE TIME:

An opinion, based on supporting market data, of the length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal. The appraiser has determined the subject property would have to be exposed for 14 - 45 days in order to have a market value range of \$480,000 - \$550,000 on the effective date of this appraisal.

#### INTENDED USER:

Clarification of Intended User - (Certification #23) The Intended User of this appraisal report is the Lender/Client (Salas Financial). The Intended Use is to evaluate the property that is the subject of this appraisal for a mortgage finance transaction, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser.

#### DISCLOSURE OF PRIOR APPRAISAL AND/OR OTHER SERVICES:

In compliance with the ethics rule of the Uniform Standards of Professional Appraisal Practice (USPAP), I hereby certify that to the best of my knowledge and belief, I have not performed any prior services regarding the subject property, as an appraiser, or in any other capacity, within the 3 year period immediately preceding acceptance of this appraisal assignment. Furthermore, I certify that I do not have any current or prospective interest in the subject property or the parties involved.

This appraisal has been performed in accordance with the requirements of Title XI of the Financial Institution Reform, Recovery and Enforcement Act of 1989 (U.S.C.3331 et seq.), and any implementing regulations.

Gregory L. Levitt Appraiser, AL031586

Borrower Matute, Edil Armando						
Property Address 8271 S Harlan Road						
City French Camp	County	San Joaquin	State	СА	Zip Code	95231-9628
Lender/Client Salas Financial		Address 9320 Chesapea	ke Drive S	uite 11	6. San Dieg	o. CA 92123

**ORDER NO. :** 1211057438

#### EXHIBIT A

The land referred to is situated in the unincorporated area of the County of San Joaquin, State of California, and is described as follows:

The South 77.34 feet of the following described property: A portion of Lot 1, as shown upon Map entitled, Grove Tract filed for record January 25, 1926 in Vol. 10 of Maps and Plats, Page 104, San Joaquin County Records, more particularly described as follows:

Beginning at the Northeast corner of said Lot; thence North 89° 23' West along the North line of said Lot, 139.2 feet to the Northeast corner of the land described in Deed to William E. Joseph et al, dated April 8, 1942, recorded May 4, 1942 in Vol. 782 of Official Records, Page 92, San Joaquin County Records; thence South 5° 00' West along the East line of said Joseph Land and said East line produced Southerly, 375.7 feet to the South line of said Lot; thence South 83° 23' East along the South line of said Lot, 173 feet to the Southeast corner thereof; thence North along the East line of said Lot 377.34 feet to the point of beginning. Said South 77.34 feet being measured along the East line of the herein described property and the North line of said South 77.34 feet, being a line drawn parallel to the South line of said Lot 1.

APN: 193-170-130-000

Page 1 of 1



#### SUBJECT PROPERTY PERMIT HISTORY

File No. **22-0285** Case No.

Borrower Matute, Edil Armando

Property Addre	ss 8271 S Harlan Ro	ad					
City	French Camp	County	San Joaquin	State	СА	Zip Code	95231-9628
Lender/Client	Salas Financial		Address 9320 Chesapeal	ce Drive S	uite 116	6, San Dieg	o, CA 92123

 SUBJECT:
 8271 S HARLAN RD, FRENCH CAMP, CA 95231-9628
 Report Date:
 11/15/2022

#### THE SOURCE FOR THE DATA FOUND IN THIS REPORT IS THE FOLLOWING PERMITTING AUTHORITY

San Joaquin County, Permits and Licenses 1810 E. Hazelton Ave. Stockton, CA 95205 (209) 468-3124 www.co.san-joaquin.ca.us

The data received from this source runs from:

The data received from this source runs from:

07/01/1991 through 11/01/2022

Information on construction activity occuring outside of this range may or may not be represented here.

	TE	N MOST RECENT	PERMITS
Permit Number	Date	Valuation	Description
			Permit Type: Renewal of Addition Remodel
BP-2204685	10/21/2022		Contractor: ARMONDO, EDIL
	Status: APPROVED		
			Permit Type: Renewal of Housing Permit-RENEWAL OF
BP-1203033	12/03/2012		BP-1103043 HOUSING REPAIRS PER LIST
	12,00,2012		Contractor: GALEAZZI, JOHN
	Status: EXP/NOCV		
			Permit Type: Renewal Bldg Residential-RENEWAL OF
BP-1103043	12/08/2011		BP-0901166 HOUSING REPAIRS-RHOUSING
	Status: ISSUED		
	Status, ISSUED		
			Permit Type: Bldg Residential-RENEWAL OF BP-0203737
BP-0901166	05/26/2009		HOUSING REPAIRS. (SEE RENEWAL
			BP-1103043)-HOUSING
	Status: EXPIRED		
			Permit Type: Building Residential 3/2-HOUSING REPAIRS
BP-0203737	10/11/2002	\$500	TO SFR-ADDN/REM
	10/11/2002	<b>\$555</b>	
	Status: EXPIRED		
			Permit Type: SFR/MFR Addn, Remodels
BP-9301289	05/10/1993	\$1,750	
	Status: EXPIRED		

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

**SCOPE OF WORK:** The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

**INTENDED USE:** The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

**INTENDED USER:** The intended user of this appraisal report is the lender/client.

**DEFINITION OF MARKET VALUE:** The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions\* granted by anyone associated with the sale.

\*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

**STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS:** The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.

2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.

3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.

4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.

5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing this appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.

6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

### **APPRAISER'S CERTIFICATION:** The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.

2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.

3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.

5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.

6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.

7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.

8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.

9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.

10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.

11. I have knowledge and experience in appraising this type of property in this market area.

12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.

13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.

14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.

15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.

16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.

17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.

18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).

19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.

20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

#### **Uniform Residential Appraisal Report**

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.

3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.

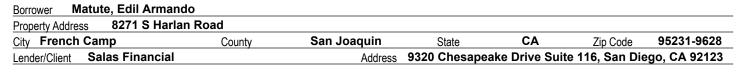
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.

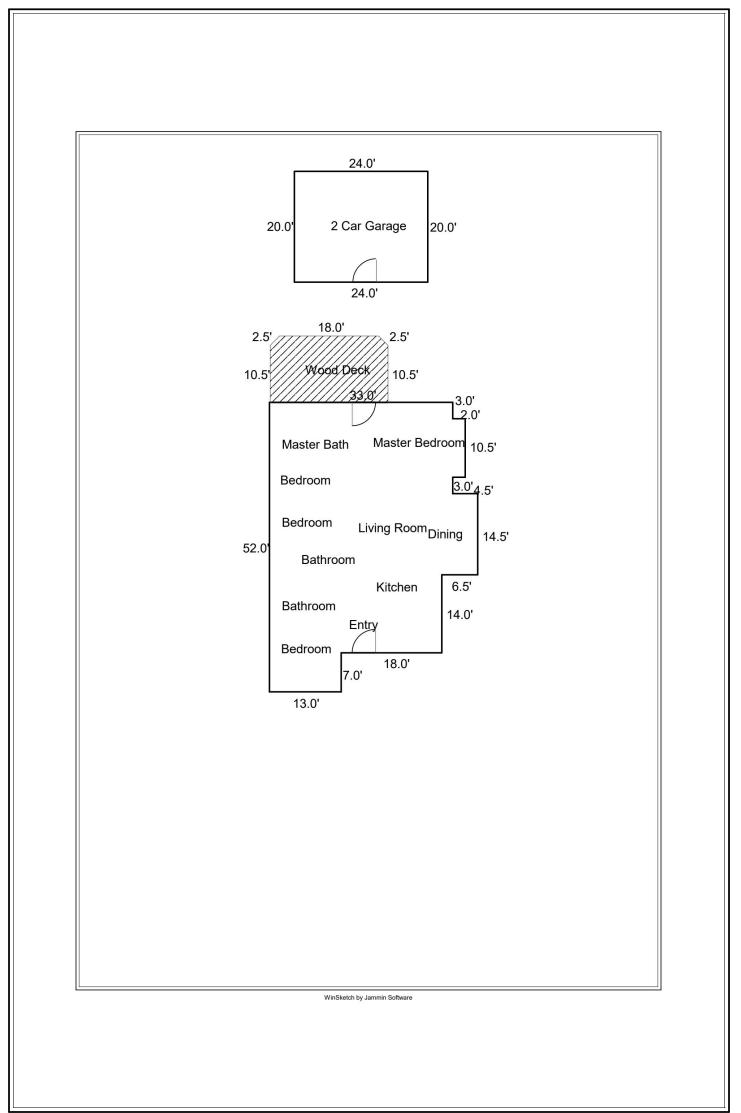
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER	0	SUPERVISORY APPRAISER (ONLY IF REQUIRED)
	7 /	
6	PSZ LOTTA	
Signature	ADD THU	Signature
Name	Gregory L. Levitt	Name
Company Name	Levitt Appraisal Service	Company Name
Company Address	3715 Portsmouth Circle South	Company Address
	Stockton, CA 95219	
Telephone Number	(209) 603-2023	Telephone Number
Email Address	ttivelg@aol.com	Email Address
Date of Signature and	Report 11/15/2022	Date of Signature
Effective Date of Appra		State Certification #
State Certification # _		or State License #
or State License #	AL031586	State CA
or Other (describe)	State #	Expiration Date of Certification or License
State	CA	
Expiration Date of Cer	tification or License 08/14/2021	
		SUBJECT PROPERTY
ADDRESS OF PROPE	ERTY APPRAISED	
	8271 S Harlan Road	Did not inspect subject property
Fre	nch Camp, CA 95231-9628	Did inspect exterior of subject property from street
	· · · · · · · · · · · · · · · · · · ·	Date of Inspection
APPRAISED VALUE	OF SUBJECT PROPERTY \$ 485,000	Did inspect interior and exterior of subject property
LENDER/CLIENT	·	Date of Inspection
Name	Maria Salas	·
Company Name	Salas Financial	COMPARABLE SALES
Company Address	9320 Chesapeake Drive Suite 116	Did not inspect exterior of comparable sales from street
· · ·	San Diego, CA 92123	Did inspect exterior of comparable sales from street
Email Address	• ·	Date of Inspection
		•
Freddie Mac Form 70 March	2005	Fannie Mae Form 1004 March 2005

#### Levitt Appraisal Service SKETCH ADDENDUM

File No. **22-0285** Case No.





#### Levitt Appraisal Service SKETCH ADDENDUM

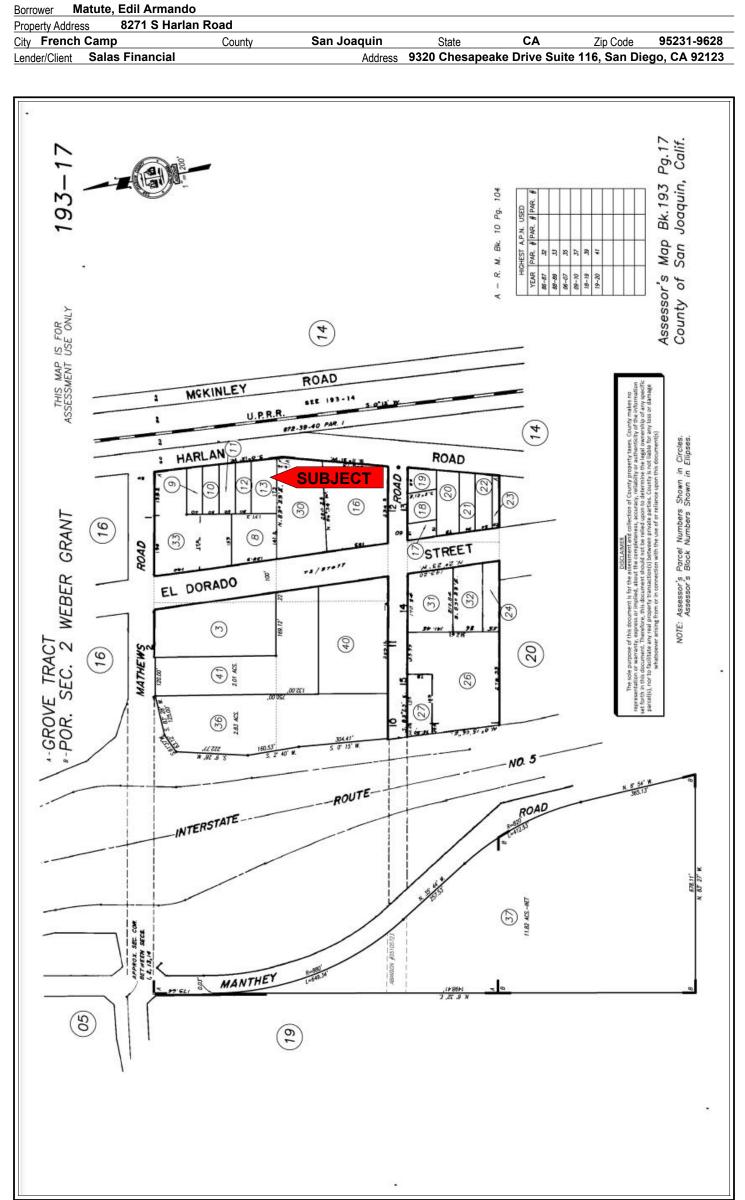
File No. **22-0285** Case No.

Borrower Matute, Edil Armande	0								
Property Address 8271 S Harlan	Road								
City French Camp	County	San Joaquin	State	CA	Zip Code	95231-9628			
Lender/Client Salas Financial									

	SKETCH CALCULATIONS	Perimeter Area
	SKETCH CALCULATIONS	Perimeter Area
	A1 : 33.0 x 3.0 =	99.0
	A1 : 33.0 x 3.0 = A2 : 35.2 x 10.5 = A3 : 33.0 x 3.0 =	99.0 370.1 99.0
A2	A1 : 33.0 x 3.0 = A2 : 35.2 x 10.5 =	99.0 370.1
A2 A3 A4	A1 : 33.0 x 3.0 = A2 : 35.2 x 10.5 = A3 : 33.0 x 3.0 = A4 : 37.5 x 14.5 = A5 : 31.0 x 14.0 =	99.0 370.1 99.0 543.8 434.0
A2 A3 A4 A5	A1 : 33.0 x 3.0 = A2 : 35.2 x 10.5 = A3 : 33.0 x 3.0 = A4 : 37.5 x 14.5 = A5 : 31.0 x 14.0 = A6 : 13.0 x 7.0 =	99.0 370.1 99.0 543.8 434.0 91.0
A2 A3 A4 A5 A6	A1 : 33.0 x 3.0 = A2 : 35.2 x 10.5 = A3 : 33.0 x 3.0 = A4 : 37.5 x 14.5 = A5 : 31.0 x 14.0 = A6 : 13.0 x 7.0 = First Floor	99.0 370.1 99.0 543.8 434.0 91.0 1636.9
A2 A3 A4 A5	A1 : 33.0 x 3.0 = A2 : 35.2 x 10.5 = A3 : 33.0 x 3.0 = A4 : 37.5 x 14.5 = A5 : 31.0 x 14.0 = A6 : 13.0 x 7.0 = First Floor <b>Total Living Area</b>	99.0 370.1 99.0 543.8 434.0 91.0 1636.9 <b>1636.9</b>
A2 A3 A4 A5 A6	A1 : $33.0 \times 3.0 =$ A2 : $35.2 \times 10.5 =$ A3 : $33.0 \times 3.0 =$ A4 : $37.5 \times 14.5 =$ A5 : $31.0 \times 14.0 =$ A6 : $13.0 \times 7.0 =$ First Floor <b>Total Living Area</b> A7 : 24.0 x 20.0 =	99.0 370.1 99.0 543.8 434.0 91.0 1636.9 1636.9 480.0
A2 A3 A4 A5 A6 A7	A1 : 33.0 x 3.0 = A2 : 35.2 x 10.5 = A3 : 33.0 x 3.0 = A4 : 37.5 x 14.5 = A5 : 31.0 x 14.0 = A6 : 13.0 x 7.0 = First Floor <b>Total Living Area</b> A7 : 24.0 x 20.0 = Detached Garage <b>Total Garage Area</b>	99.0 370.1 99.0 543.8 434.0 91.0 1636.9 1636.9 480.0 480.0 480.0
A2 A3 A4 A5 A6	A1 : $33.0 \times 3.0 =$ A2 : $35.2 \times 10.5 =$ A3 : $33.0 \times 3.0 =$ A4 : $37.5 \times 14.5 =$ A5 : $31.0 \times 14.0 =$ A6 : $13.0 \times 7.0 =$ First Floor Total Living Area A7 : $24.0 \times 20.0 =$ Detached Garage Total Garage Area A8 : $21.3 \times 10.3 =$ A9 : $0.5 \times 1.8 \times 1.8 =$ A10 : $0.5 \times 1.8 \times 1.8 =$	99.0 370.1 99.0 543.8 434.0 91.0 1636.9 1636.9 480.0 480.0 480.0 480.0 217.8 1.5 1.5
A2 A3 A4 A5 A6 A7 A7	A1 : $33.0 \times 3.0 =$ A2 : $35.2 \times 10.5 =$ A3 : $33.0 \times 3.0 =$ A4 : $37.5 \times 14.5 =$ A5 : $31.0 \times 14.0 =$ A6 : $13.0 \times 7.0 =$ First Floor Total Living Area A7 : $24.0 \times 20.0 =$ Detached Garage Total Garage Area A8 : $21.3 \times 10.3 =$ A9 : $0.5 \times 1.8 \times 1.8 =$ A10 : $0.5 \times 1.8 \times 1.8 =$	99.0 370.1 99.0 543.8 434.0 91.0 1636.9 1636.9 480.0 480.0 480.0 217.8 1.5 1.5 31.1
A2 A3 A4 A5 A6 A7 A7	A1 : $33.0 \times 3.0 =$ A2 : $35.2 \times 10.5 =$ A3 : $33.0 \times 3.0 =$ A4 : $37.5 \times 14.5 =$ A5 : $31.0 \times 14.0 =$ A6 : $13.0 \times 7.0 =$ First Floor Total Living Area A7 : $24.0 \times 20.0 =$ Detached Garage Total Garage Area A8 : $21.3 \times 10.3 =$ A9 : $0.5 \times 1.8 \times 1.8 =$ A10 : $0.5 \times 1.8 \times 1.8 =$	99.0 370.1 99.0 543.8 434.0 91.0 1636.9 1636.9 480.0 480.0 480.0 480.0 217.8 1.5 1.5

#### Levitt Appraisal Service PLAT MAP

File No. **22-0285** Case No.

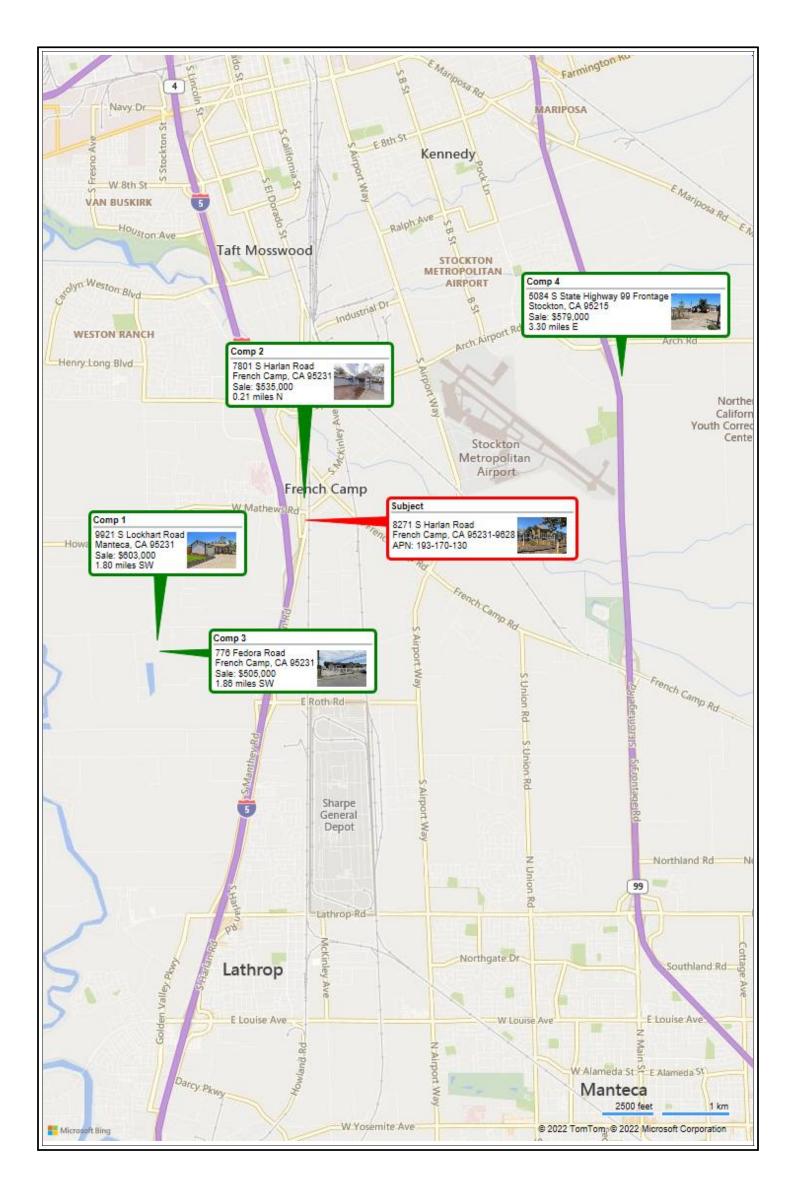


Produced by ClickFORMS Software 800-622-8727

#### Levitt Appraisal Service LOCATION MAP ADDENDUM

File No. **22-0285** Case No.

Borrower Matute, Edil Arman	do								
Property Address 8271 S Harlan Road									
City French Camp	County	San Joaquin	State	СА	Zip Code	95231-9628			
Lender/Client Salas Financial		Address	9320 Chesapeake	e Drive Suite 1	16, San Diego	o, CA 92123			



File No. **22-0285** Case No.

Borrower Matute	, Edil Armando								
Property Address 8271 S Harlan Road									
City French Cam	р	County	San Joaquin	State	СА	Zip Code	95231-9628		
Lender/Client Sa	las Financial		Address	9320 Chesapeake Drive Suite 116, San Diego, CA 92123					



**FRONT OF SUBJECT PROPERTY** 8271 S Harlan Road French Camp, CA 95231-9628



REAR OF SUBJECT PROPERTY



#### STREET SCENE

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File No. **22-0285** Case No.

Borrower Matute, Edil Armando									
Property Address 8271 S Harlan Road									
City French Camp	County	San Joaquin	State	СА	Zip Code	95231-9628			
Lender/Client Salas Financial		Address	9320 Chesap	eake Drive Su	ite 116, San D	iego, CA 92123			



Street scene opposite direction



Railroad tracks located across the street from subject



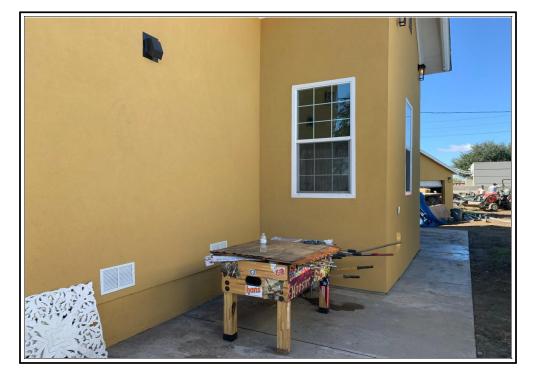
Side view of subject

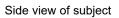
File No. **22-0285** Case No.

Borrower Mat	tute, Edil Armando							
Property Address 8271 S Harlan Road								
City French C	amp	County	San Joaquin	State	CA	Zip Code	95231-9628	
Lender/Client	Salas Financial		Address	9320 Chesap	eake Drive Su	ite 116, San D	iego, CA 92123	



Side view showing subject neighbors commercial property







Produced by ClickFORMS Software 800-622-8727

Additional rear view of subject

File No. **22-0285** Case No.

Borrower Matute, Edil Arn	nando								
Property Address 8271 S Harlan Road									
City French Camp	County	San Joaquin	State	CA	Zip Code	95231-9628			
Lender/Client Salas Finan	cial	Address	9320 Chesap	eake Drive Su	ite 116, San D	iego, CA 92123			



Detached Garage



Rear of subject parcel showing subject backs to commercial property



A/C units

File No. **22-0285** Case No.

Borrower Matute, Edil Armando										
Property Address 8271 S Harlan Road										
City French Camp	County	San Joaquin	State	СА	Zip Code	95231-9628				
Lender/Client Salas Fina	ncial	Address								



Tankless water heater



Bedroom

Bathroom



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File No. **22-0285** Case No.

Borrower	Matu	te, Edil Armando							
Property Address 8271 S Harlan Road									
City Fren	ch Ca	mp	County						
Lender/Clie	nt S	Salas Financial							

# San JoaquinStateCAZip Code95231-9628Address9320 Chesapeake Drive Suite 116, San Diego, CA 92123



Kitchen





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Additional view of Kitchen

Additional view of Kitchen

File No. **22-0285** Case No.

Borrower Matute, Edil Armando										
Property Address 8271 S Harlan Road										
City French Camp	County	San Joaquin	State	CA	Zip Code	95231-9628				
Lender/Client Salas Financial		Address	9320 Chesapeake Drive Suite 116, San Diego, CA 92123							



Bathroom



Living and Dining Area

Crown moulding



File No. **22-0285** Case No.

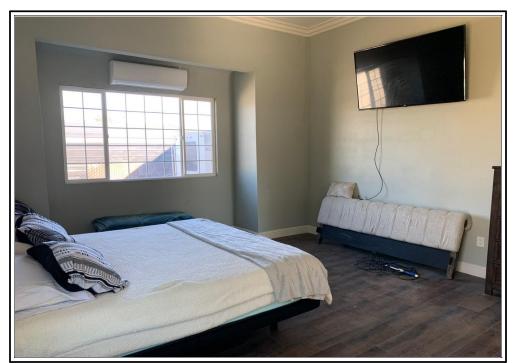
Borrower	Matu	te, Edil Armando	
Property Add	dress	8271 S Harlan Ro	oad
City Fren	ch Cai	mp	County
Lender/Clier	nt S	Salas Financial	

San JoaquinStateCAZip Code95231-9628Address9320 Chesapeake Drive Suite 116, San Diego, CA 92123



Bedroom





Master Bedroom

Bedroom

Produced by ClickFORMS Software 800-622-8727

File No. **22-0285** Case No.

Borrower	Matu	te, Edil Armando	
Property Ac	dress	8271 S Harlan Ro	bad
City Fren	ich Ca	mp	County
Lender/Clie	nt S	Salas Financial	

# San JoaquinStateCAZip Code95231-9628Address9320 Chesapeake Drive Suite 116, San Diego, CA 92123



Jacuzzi tub in Master Bedroom





Walk-in closet

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#### Levitt Appraisal Service COMPARABLES 1-2-3

File No. **22-0285** Case No.

Borrower Matute, Edil Armando	1					
Property Address 8271 S Harlan	Road					
City French Camp	County	San Joaquin	State	CA	Zip Code	95231-9628
Lender/Client Salas Financial		Address	9320 Chesapea	ake Drive Suit	e 116, San Die	ego, CA 92123



COMPARABLE SALE #19921 S Lockhart RoadManteca, CA 95231



COMPARABLE SALE #27801 S Harlan RoadFrench Camp, CA 95231

COMPARABLE SALE #3776 Fedora RoadFrench Camp, CA 95231

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Levitt Appraisal Service COMPARABLES 4-5-6

File No. **22-0285** Case No.

Borrower Matute, Edil Armando	ס					
Property Address 8271 S Harlan	Road					
City French Camp	County	San Joaquin	State	CA	Zip Code	95231-9628
Lender/Client Salas Financial		Address	9320 Chesapea	ake Drive Suit	e 116, San Die	ego, CA 92123



COMPARABLE SALE # 4 5084 S State Highway 99 Frontage Stockton, CA 95215

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COMPARABLE SALE # 6

# Levitt Appraisal Service MULTI PURPOSE SUPPLEMENTAL ADDENDUM FOR FEDERALLY RELATED TRANSACTIONS

File No. 22-0285 Case No.

Borrower/Client Matute, Edil Armando Property Address 8271 S Harlan Road 95231-9628 City French Camp San Joaquin CA Zip Code County State Lender Salas Financial 9320 Chesapeake Drive Suite 116, San Diego, CA 92123 Address

This Multi-Purpose Supplemental Addendum for Federally Related Transactions was designed to provide the appraiser with a convenient way to comply with the current appraisal standards and requirements of the Federal Deposit Insurance Corporation (FDIC), the Office of the Controller of Currency (OCC), The Office of Thrift Supervision (OTS), the Resolution Trust Corporation (RTC) and the Federal Reserve.

> This Multi-Purpose Supplement Addendum is for use with any appraisal. Only those statements which have been checked by the appraiser apply to the property being appraised.

#### PURPOSE & FUNCTION OF APPRAISAL

 $\square$ 

The purpose of the appraisal is to estimate the market value of the subject property as defined herein. The function of the appraisal is to assist the above-named Lender in evaluating the subject property for lending purposes. This is a Federally related transaction.
X EXTENT OF APPRAISAL PROCESS
X The appraisal is based on the information gathered by the appraiser from public records, other identified sources, inspection of the subject property and neighborhood, and selection of comparable sales within the subject market area. The original source of the comparables is shown in the Data Source section of the market grid along with the source of confirmation, if available. The original source is present first. The sources and data are considered reliable. When conflicting information was provided, the source deemed most reliable has been used. Data believed to be unreliable was not included in the report nor used as a basis for the value conclusion.
X The Reproduction Cost is based on <u>Marshall &amp; Swift Residential Cost Services</u> supplemented by the appraiser's knowledge of the local market.
X Physical depreciation is based on the estimated effective age of the subject property. Functional and/or external depreciation, if present, is specifically addressed in the appraisal report or other addenda. In estimating the site value, the appraiser has relied on personal knowledge of the local market. The knowledge is based on prior/or current analysis of site sales and/or abstractions of site values from sales of improved properties.
X The subject property is located in an area of primarily owner-occupied single family residences and the Income Approach is not considered to be meaningful. For this reason, the Income Approach was not used.
The Estimated Market Rent and Gross Rent Multiplier utilized in the Income Approach are based on the appraiser's knowledge of the subject market area. The rental knowledge is based on prior and/or current rate surveys of residential properties. The Gross Rent Multiplier is based on prior and/or current analysis of prices and market rates for residential properties.
For income producing properties, actual rents, vacancies and expenses have been reported and analyzed. They have been used to pro- ject future rents, vacancies and expenses.
X SUBJECT PROPERTY OFFERING INFORMATION
According to the local MLS service,       the subject property:         Image: According to the past of the past 30 days.       is currently offered for sale in the past 30 days for \$         Image: Was offered for sale within the past 30 days for \$       Offering information was considered in the final reconciliation of value.         Offering information was not considered in the final reconciliation of value.       Offering information was not considered in the final reconciliation of value.         Offering information was not available. The reasons for unavailability and the steps taken by the appraiser are explained later in this addendum.         X       SALE HISTORY OF SUBJECT PROPERTY         According to Public Records (Parcelquest)       the subject property:         has not transferred in the past twelve months.       has not transferred in the past twelve months.         has transferred in the past twelve months.       X has transferred in the past welve months.         All prior sales which have occurred in the past months are listed below and reconciled to the appraised value, either in the body of the report or in the addenda.         Date       Sales Price       Document # Seller
09/01/2022 \$179,500 103779 Galeazzi, Annamaria Matute, Edil Armando
X FEMA FLOOD HAZARD DATA
X Subject property <b>is not located</b> in a FEMA Special Flood Hazard Area. Subject property <b>is located</b> in a FEMA Special Flood Hazard Area.
Zone FEMA Map/Panel# Map Date Name of Community
X         06077C-0470F         10/16/2009         San Joaquin County
<ul> <li>The community does not participate in the National Flood Insurance Program.</li> <li>X The community does participate in the National Flood Insurance Program.</li> <li>X It is covered by a regular program.</li> <li>It is covered by an emergency program.</li> </ul>
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Levitt Appraisal Service

X CURRENT SALES CONTRACT	
X The subject property is <b>currently not under contract</b> .	
The contract and/or escrow instructions were not available for review. The unavailability of the contract is exp	biained later in the
addenda section. The contract and/or escrow instructions were reviewed. The following summarizes the contract:	
Contract Date Amendment Date Contract Price Seller	
The contract indicated that personal property was not included in the sale.	
The contract indicated that personal property was included. It consisted of	
Estimated contributory value is \$	
Personal property was not included in the final value estimate.	
Personal property was included in the final value estimate.	
The contract indicated <b>no financing concessions</b> or other incentives.	
The contract indicated the following concessions or incentives:	
X If concessions or incentives exist, the comparables were checked for similar concessions and appropriate adjustm applicable, so that the final value conclusion is in compliance with the Market Value defined herein.	ents were made, if
X MARKET OVERVIEW Include an explanation of current market conditions and trends.	
0-3 month(s) is considered a reasonable marketing period for the subject property based on <u>MLS statistics</u>	al data.
The Appraiser certifies and agrees that:	
(1) Their analyses, opinions and conclusions were developed, and this report was prepared, in conformity with the Un	iform Standards of
Professional Appraisal Practice ("USPAP"). (2) Their compensation is not contingent upon the reporting of predetermined value or direction in value that favor	s the cause of the
client, the amount of the value estimate, the attainment of a stipulated result, or the occurrence of a subsequent	
<ul><li>(3) This appraisal assignment was not based on a requested minimum valuation, a specific valuation, or the approva</li></ul>	
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ADDITIONAL (ENVIRONMENTAL) LIMITING CONDITIONS	
The value estimated is based on the assumption that the property is not negatively affected by the existence of hazard	ous substances or
detrimental environmental conditions unless otherwise stated in this report. The appraiser is not an expert in the ident	tification of
hazardous substances or detrimental environmental conditions. The appraiser's routine inspection of and inquiries ab	out the subject
property did not develop any information that indicated any apparent significant hazardous substances or detrimental	
conditions which would affect the property negatively unless otherwise stated in this report. It is possible that tests and	l inspections made
by a qualified hazardous substance and environmental expert would reveal the existence of hazardous substances of any inspectation of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the existence of hazardous substances of hazardous substances of the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the preparty that would reveal the existence of hazardous substances of the preparty that would reveal the preparty the preparty that would reveal the preparty that would reveal the preparty that would reveal the preparty the preparty that would reveal the preparty that would reveal the preparty the preparty the preparty the preparty the preparty the	r detrimental
environmental conditions on or around the property that would negatively affect its value.	
X ADDITIONAL COMMENTS	
None	
0	
X APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION	
Appraiser's Signature	11/15/2022
Appraiser's Signature Effective Date <u>11/10/2022</u> Date Prepared	2023
Appraiser's Name (print)Gregory L. LevittPhone # ( 209 )603-StateCAX LicenseCertification #AL031586Tax ID #84-399	9646
State CA X License Certification # AL031586 Tax ID # 84-399	0040
CO-SIGNING APPRAISER'S CERTIFICATION	
	denienteren (* d
The co-signing appraiser has personally inspected the subject property, both inside and out, and has made an ex	
all comparable sales listed in the report. The report was prepared by the appraiser under direct supervision of the co-	
The co-signing appraiser accepts responsibility for the contents of the report including the value conclusion and tions, and confirme that the continue apply fully to the concigning appraiser.	une limiting condi-
tions, and confirms that the certifications apply fully to the co-signing appraiser.	
the co-signing appraiser has not personally inspected the interior of the subject property and:	
has not inspected the exterior of the subject property and all comparable sales listed in the report.	
has inspected the exterior of the subject property and all comparable sales listed in the report.	
The report was prepared by the appraiser under direct supervision of the co-signing appraiser. The co-signing	
responsibility for the contents of the report, including the value conclusions and the limiting conditions, and	
certifications apply fully to the co-signing appraiser with the exception of the certification regarding physical inspe	ections. The above
describes the level of inspection performed by the co-signing appraiser.	
The co-signing appraiser's level of inspection, involvement in the appraisal process and certification are covered	d elsewhere in the
addenda section of this appraisal.	
CO-SIGNING APPRAISER'S SIGNATURE & LICENSE/CERTIFICATION	
Co-Signing	
Appraiser's Signature    Effective Date    Date Prepared	
Appraiser's Signature       Effective Date       Date Prepared         Co-Signing Appraiser's Name (print)       Phone # ( )	
State License Certification # Trainee Tax ID #	